



DEPARTMENT OF THE ARMY
HEADQUARTERS, UNITED STATES ARMY CADET COMMAND AND FORT KNOX
1ST CAVALRY REGIMENT ROAD
FORT KNOX, KENTUCKY 40121-5123

REPLY TO
ATTENTION OF:

SEP 21 2018

IMKN-MWA

MEMORANDUM FOR

Commanders, Fort Knox Partners in Excellence
Commanders, All Units Reporting Directly to This Headquarters
Deputy Chiefs of General Staff and Chiefs of Special Staff Offices, HQ USACC

SUBJECT: Policy Memorandum 18 – Community Readiness and Resiliency Integrator (CR21) Installation Prevention Team Financial Counseling Initiative

1. References.

a. Department of Defense Instruction (DoDI) 1342.22 (Military Family Readiness), 3 July 2012, as amended.

b. Army Regulation 608-1 (Army Community Service), 19 October 2017.

c. Army Regulation 600-63 (Army Health Promotion), 14 April 2015.

d. Department of the Army Pamphlet 600-24 (Health Promotion, Risk Reduction, and Suicide Prevention), 14 April 2015.

2. Purpose. To provide education and financial planning assistance for at-risk Soldiers.

3. Applicability. This policy applies to all Fort Knox Military personnel.

4. Policy. Commanders are encouraged to refer Soldiers to Army Community Service (ACS) for financial education, and counseling, as soon as disciplinary actions that could negatively affect a Soldier's pay are initiated. A referral to ACS will increase Soldiers' awareness of the potential financial impact of Uniform Code of Military Justice (UCMJ) actions, and help Soldiers to prepare financial contingency plans.

5. Responsibilities.

a. Commanders are encouraged to:

(1) Refer Soldiers for financial education and counseling through ACS Financial Readiness Program.

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(2) Ensure appointments are scheduled with ACS Financial Readiness Program and Soldiers attend scheduled appointments.

(3) Provide the referred Soldier's chain of commands' contact information (name, phone number, email, and unit) to the ACS Financial Readiness Program Counselor for follow up as needed.

b. Army Community Service, Financial Readiness Program will:

(1) Provide financial education and assist referred Soldiers in developing a financial plan of action that includes a realistic spending plan, or budget, to prioritize basic living needs (i.e., shelter, food, utilities).

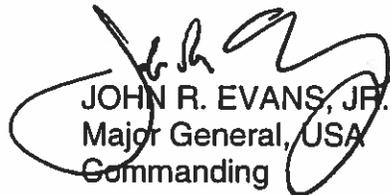
(2) Assist Soldiers in determining the best course of action for maintaining their financial obligations.

(3) As needed, refer Soldiers to the Staff Judge Advocate's Legal Assistance Office for consultation, and legal advice related to contractual financial obligations, and the potential legal repercussions of financial choices such as bankruptcy.

(4) Monitor Soldiers' progress and provide additional training, and assistance, as required.

(5) As requested by commanders, provide the command feedback regarding a referred Soldiers' financial readiness.

6. The point of contact is the ACS, Financial Readiness Program Manager at (502) 624-5883/5989.


JOHN R. EVANS, JR.
Major General, USA
Commanding